

IN THE UNITED STATES DISTRICT COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA  
EASTERN DIVISION

ANNIE WOODALL,

Plaintiff,

v.

AMERICAN INTERNATIONAL GROUP, INC.;  
et al.,

Defendants.

CIVIL ACTION NO.  
3:06-cv-00050-MEF

COUNTY OF Madison

STATE OF AL

AFFIDAVIT OF KATHIE ROWELL

PERSONALLY APPEARED before the undersigned officer, duly authorized to administer oaths, Kathie Rowell, who states under oath as follows:

1. My name is Kathie Rowell. The statements made in this declaration are based upon my own personal knowledge as more specifically set forth below and, if sworn as a witness, I could testify competently as to them.

2. I was at one time an employee at the Auburn branch of American General Financial Services, Inc. ("AGFS"), formerly known as American General Finance, Inc. I have not, however, been employed by AGFS since 2000.

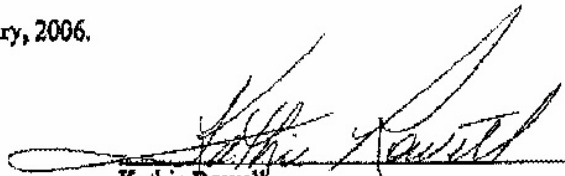
3. At no time did I ever inform customers, including Annie Woodall, that credit insurance was required, that credit insurance would improve the customer's chances of obtaining a loan, or that credit insurance would improve a customer's credit score.



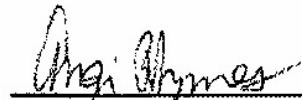
4. However, given the amount of time that has passed, I do not remember the details of and cannot testify with any specificity regarding Annie Woodall's loans with AGFS.

**FURTHER AFFIANT SAYETH NOT.**

This the 23 day of February, 2006.

  
Kathie Rowell

SWORN TO AND SUBSCRIBED BEFORE ME, this the 23<sup>rd</sup> day of February,  
2006.

  
NOTARY PUBLIC

My Commission Expires: MY COMMISSION EXPIRES APRIL 14, 2009

